

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**  
2018-1006

POWERS KIRN, LLC  
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William M. E. Powers III  
728 Marne Highway, Suite 200  
Moorestown, NJ 08057  
856-802-1000  
Attorney for Wells Fargo Bank, N.A.

In Re:

Jennie A. Tumminello

Case No.: 19-16297-CMG

Chapter: 13

Judge: Honorable Christine M. Gravelle

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor Wells Fargo Bank, N.A. in this matter. On or about May 28, 2020, the Creditor was advised that the Debtor(s)' mortgage loan ending in 9374 ("subject mortgage loan"), secured by real property described as 213 Blaine Avenue, Seaside Heights Borough, NJ , has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 90 days and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting of 05/01/2020 through 07/31/2020 .
2. Debtor(s) will resume mortgage payments beginning of 08/01/2020 and will be required to cure the delinquency created by the forbearance period ('forbearance arrears').
3. The payment amount currently is \$2,211.12.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

**This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.**

/s/ William M. E. Powers III  
William M. E. Powers III, Esquire  
POWERS KIRN, LLC  
728 Marne Highway, Suite 200  
Moorestown, NJ 08057  
856-802-1000  
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Dated: June 12, 2020

New 5/2020



May 28, 2020

CANDYCE ILENE SMITH-SKLAR  
LAW OFFICES OF SKLAR SMITH-SKL  
1901 NORTH OLDEN AVENUE  
SUITE 22  
EWING PROFESSIONAL PARK  
EWING, NJ 08618

Subject: Important information for your client(s)  
Client(s): Jennie Tumminello  
Case number: 1916297  
Account number: REDACTED  
Property address: 213 Blaine Ave  
Boro Of Seaside Hts NJ 08751

Dear CANDYCE ILENE SMITH-SKLAR  
LAW OFFICES OF SKLAR SMITH-SKL:

Enclosed is an important document(s) for your client(s). This document(s) may provide your client(s) with time-sensitive information about the account referenced above. Please forward the enclosed document(s) to your client(s) as soon as possible.

Thank you for your prompt attention to this matter. If you have any questions or need additional assistance, please call us at 1-855-844-4527, Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time.

Home Preservation Department  
Wells Fargo Home Mortgage

Enclosure

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May 28, 2020

JENNIE TUMMINELLO  
213 BLAINE AVE APT A  
SEASIDE HEIGHTS, NJ 08751-2312

#### Account Information

Online:	wellsfargo.com
Fax:	1-866-590-8910
Telephone:	1-800-416-1472
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of operation:	Mon.- Thu., 7 a.m. - 9 p.m., Fri., 7 a.m. - 8 p.m., Sat., 8 a.m. - 4 p.m., CT
Loan number:	REDACTED
Property address:	213 Blaine Ave Boro Of Seaside Hts NJ 08751

PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the above referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge. THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).

Your decision to discuss workout options with Wells Fargo Home Mortgage is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Subject: You've got short-term payment suspension for the mortgage

Dear Jennie Tumminello:

We know that this is a challenging time as you work to protect what matters most: your health and the health and safety of the people you care for. You let us know about a financial hardship you're facing as a result of the COVID-19 crisis. To help, we have suspended mortgage payments for three months.

#### Short-term payment suspension (forbearance)

This payment relief is an immediate payment suspension. It's a temporary pause of the payments for three months. It's not a payment waiver or payment forgiveness. Unless you request or receive further relief, the regular mortgage payment schedule will need to resume beginning August 2020.

By accepting this short-term payment suspension, you will be ineligible for any new Wells Fargo mortgage product, including a new home loan or a refinance of an existing home loan, until the financial hardship and payment suspension plan ends. If you are in bankruptcy, there may be further limitations on your eligibility for these products.

You should know that any suspended payments will need to be repaid. Payments - even a partial payment - can be made at any time. This will help reduce the amount that is owed at the end of the payment suspension period. You can end payment suspension at any time.

#### After the initial three-month payment suspension period ends

- o If you need more time to recover, you may have the option to extend the payment suspension period for up to another three months, for a total of six months.

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**Loan number:** REDACTED

**Property address:** 213 Blaine Ave  
Boro Of Seaside Hts NJ 08751

- **If your financial hardship continues beyond six months, you will need to contact us.**

You may have the option to extend the payment suspension for up to another six months, for a total of 12 months, if the loan is covered by the CARES Act. The CARES Act covers federally insured loans backed by Federal Housing Administration (FHA), Veterans Affairs (VA), Fannie Mae (FNMA), Freddie Mac (FHLMC), and U.S. Department of Agriculture (USDA).

If the loan is backed by Wells Fargo or other investors not noted above, other options are available.

**Note:** Keep in mind that extending the payment suspension period means that there'll be more to repay down the road.

If you are in bankruptcy, we recommend that you speak with your bankruptcy attorney to see what options may be available after the payment suspension period ends.

**When it comes time to repay**

The entire amount suspended can be repaid all at once, if you are able to do so. You can then continue with the normal payments. We understand that you may not be able to do this. We'll work with you to discuss other programs that may help.

We'll consider your financial situation, which includes the loan status, type of loan, whether the payments were current when the COVID-19 emergency was declared in March. This information will help us determine if you're eligible for one of these programs:

- **A repayment plan** - We may be able to divide the amount due from the missed payments into manageable amounts, spread out over time.
- **Payment deferral** - We may be able to move the amount of the suspended payments to the end of the loan term.
- **A loan modification** - We may be able to change certain terms of the loan - such as the interest rate or the time allowed for repayment - to make payments more manageable. This program is intended for customers who are experiencing long-term income reduction due to the crisis.

For up-to-date information about programs that may be available to you, visit [wellsfargo.com/mortgageassist](https://wellsfargo.com/mortgageassist).

**What you need to know about automatic payments**

- You'll need to stop the automatic payments you're making from bill pay on Wells Fargo Online<sup>®</sup> or with any other financial institution.
- If you have a plan with us to automatically withdraw mortgage payments directly from your checking or savings account, you'll need to cancel it right away. If you don't, we'll cancel it in about two business days.
- You'll need to set up any automatic payments or plans again once the payment suspension period ends.

**Ending the payment suspension early**

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You can end the payment suspension at any time. If you decide to shorten the plan, or if you decide later that this is not the right solution for you, please contact us.

#### Short-term payment suspension impacts

- ó Escrow account: If you have one for this loan, you may experience a shortage if payments are missed. When this happens, we'll continue to pay the tax and insurance bills. (If you don't have an escrow account, remember to pay the tax and insurance bills directly.) If payments are missed, you may not be able to remove the escrow account.
- ó Statements: We're required to send mortgage billing statements every 30 days that show an amount due. The statement will show the short-term payment suspension under Important Messages.
- ó Mortgage insurance: If payments are missed, you may not be able to remove the mortgage insurance premium as scheduled.
- ó Pay-for-performance incentives: If the loan was modified under the Home Affordable Modification Program (HAMP) or Second Lien Modification Program (2MP) and payments are not made during this time, you could lose the pay-for-performance incentives. This is because you must remain in good standing with HAMP and 2MP.
- ó Loan modification: If you have a loan modification that offers principal forgiveness that requires the loan to be current, you risk losing that benefit. Contact us to discuss your situation.

#### We're here to help

For up-to-date information for those affected by COVID-19, visit [wellsfargo.com/mortgageassist](https://wellsfargo.com/mortgageassist). Thank you.

Home Preservation Department  
Wells Fargo Home Mortgage

Note: We are offering you a payment assistance program that is temporary and is based on a partial review of the loan. If you would like a complete review of the loan, which includes a review for other assistance options, additional documentation is required. Please contact us for more information.

#### Contact us

If you'd like to request information, notify us of an error, or share any concerns you may have about the servicing of this account, please contact us at P.O. Box 10335, Des Moines, IA 50306. Please include the account number with all correspondence.

#### Get free counseling to help manage expenses and avoid foreclosure.

Reach out to a local HUD-approved, non-profit housing counseling agency if you're struggling to keep up with monthly expenses, or want help to avoid foreclosure. At no cost, a counselor will work closely with you, providing the information and assistance you need. To find an agency near you, go to [www.hud.gov/offices/hsg/sfh/hcc/fc](https://www.hud.gov/offices/hsg/sfh/hcc/fc). Or call 1-800-569-4287 (TDD 1-800-877-8339).

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

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**Contact other servicers**

As a reminder, it's important to consider contacting the servicers of any other mortgage loans that are secured by this property to discuss mortgage assistance options.

An appraisal may be required as part of this process.

When you apply for assistance on a home that is secured by a first lien, we may need to appraise the home. If we do, you'll receive a copy of any written appraisals related to this application.

Our acceptance and posting of the payments during the short-term payment assistance plan shall not constitute a cure of any outstanding balance under the loan unless such payments are sufficient to completely cure the entire outstanding balance under the loan.

All terms and provisions of the current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms. Nothing in this assistance shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.

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Attorney for Wells Fargo Bank, N.A.

In Re:

Jennie A. Tumminello

Case No.: 19-16297-CMG

Chapter: 13

Judge: Honorable Christine M. Gravelle

**CERTIFICATION OF SERVICE**

- I, William M. E. Powers III:  
☒ represent the Creditor in the above captioned matter.  
☐ am the secretary/paralegal for Powers Kirn, LLC, who represents the movant/creditor in the above captioned matter.  
☐ am the \_\_\_\_\_ in the above case and am representing myself.
- On June 12, 2020, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: COVID-19 Forbearance.
- I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: June 12, 2020

/s/ William M. E. Powers III  
William M. E. Powers III



Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Albert Russo CN 4853 Trenton, NJ 08650-4853	<b>TRUSTEE</b>	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> Email <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Candyce Ilene Smith-Sklar, Esquire 1901 North Olden Avenue Ewing Professional Park, Suite 22 Ewing, NJ 08618	<b>ATTORNEY</b>	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> Email <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Jennie A. Tumminello 213 Blaine Avenue Seaside Heights, NJ 08751	<b>DEBTOR</b>	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> Email <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.